

WHAT IS CLAIMED IS:

- 1 1. A system by which a provider bank effectuates international
2 banking transactions for a plurality of customers of a client bank, the system
3 comprising:
4 a client bank environment established within the provider bank, the
5 client bank environment comprising:
6 a plurality of customer accounts corresponding to the plurality of
7 customers of the client bank, and
8 a client bank environment processor coupled to the plurality of
9 customer accounts and coupled to the client bank, the client bank
10 environment processor receiving a payment instruction from the client
11 bank related to a low value payment in a particular country requested
12 by a particular customer of the client bank, the client bank environment
13 processor debiting the customer account of the particular customer and
14 generating the low value payment in response to the payment
15 instruction from the client bank; and
16 a provider bank environment established within the provider bank, the
17 provider bank environment comprising:
18 a provider bank environment processor coupled to the client
19 bank environment processor and coupled to a low value payment
20 system in the particular country, the provider bank environment
21 processor receiving the low value payment from the client bank
22 environment processor and transmitting the low value payment to the
23 low value payment system in the particular country, whereby the
24 particular customer of the client bank can make the low value payment
25 even though the client bank does not have direct access to the low value
26 payment system in the particular country.

- 1 2. The system as recited in claim 1, wherein the low value payment is
2 for less than 50,000 United States dollars.

- 1 3. The system as recited in claim 1, wherein the low value payment

2 system comprises a international Automated Clearing House (ACH) system.

1 4. The system as recited in claim 1, wherein the low value payment
2 system comprises a GIRO system.

1 5. The system as recited in claim 1, further comprising a local branch
2 of the provider bank in the particular country, wherein the provider bank
3 environment processor is coupled to the low value payment system through
4 the local branch.

1 6. The system as recited in claim 1, wherein the provider bank
2 environment processor is coupled to the low value payment system through a
3 correspondent bank in the particular country.

1 7. The system as recited in claim 1, further comprising a gateway
2 processor coupled to the client bank and coupled to the client bank
3 environment processor, wherein the client bank transmits a payment file to the
4 gateway processor, the payment file containing a plurality of payment
5 instructions, and wherein the gateway processor separates the plurality of
6 payment instructions from the payment file and communicates the separated
7 payment instructions to the client bank environment processor.

1 8. The system as recited in claim 7, wherein the plurality of payment
2 instructions relate to more than one of the plurality of customers of the client
3 bank.

1 9. The system as recited in claim 7, wherein the payment file is
2 encrypted.

1 10. The system as recited in claim 1, wherein there is a second client
2 bank having a second plurality of customers, the system further comprising:
3 a second client bank environment established within the provider bank,
4 the second client bank environment comprising:
5 a second plurality of customer accounts corresponding to the
6 second plurality of customers of the second client bank, and
7 a second client bank environment processor coupled to the
8 second plurality of customer accounts, coupled to the second client
9 bank and coupled to the provider bank environment processor, wherein
10 the second client bank environment processor and the provider bank
11 environment processor operate to effectuate low value payments in
12 response to instructions from the second client bank.

1 11. The system as recited in claim 1, wherein the payment instruction
2 from the client bank relates to a high value payment and wherein the provider
3 bank environment processor is further coupled to a high value clearing system,
4 the provider bank environment processor communicating the high value
5 payment to the high value clearing system.

1 12. The system as recited in claim 11, wherein the high value clearing
2 system is selected from the group consisting of a Real-Time Gross Settlement
3 system, a Multi-Lateral Net Settlement system, European Banking Association
4 Euro clearing system, and the Trans-European Automated Real-time Gross
5 settlement Express Transfer system.

1 13. The system as recited in claim 11, wherein the provider bank
2 environment processor further performs a foreign exchange operation with
3 respect to the high value payment prior to communicating the high value

4 payment to the high value clearing system.

1 14. The system as recited in claim 1, wherein the provider bank
2 provides liquidity management services with respect to the plurality of
3 customer accounts.

1 15. The system as recited in claim 14, wherein the liquidity
2 management services includes account balance sweeping.

1 16. The system as recited in claim 15, wherein the account balance
2 sweeping is zero balance sweeping.

1 17. The system as recited in claim 15, wherein the account balance
2 sweeping is target balance sweeping.

1 18. The system as recited in claim 14, wherein the liquidity
2 management services includes account pooling.

1 19. A system by which a provider bank effectuates check disbursement
2 for a plurality of customers of a client bank, the system comprising:

3 a client bank environment established within the provider bank, the
4 client bank environment comprising:

5 a plurality of customer accounts corresponding to the plurality of
6 customers of the client bank, and

7 a client bank environment processor coupled to the plurality of
8 customer accounts and coupled to the client bank, the client bank
9 environment processor receiving a check disbursement instruction from
10 the client bank related to a beneficiary in a particular country, the check
11 disbursement instruction being requested by a particular customer of
12 the client bank, the client bank environment processor debiting the
13 customer account of the particular customer and generating a check

14 printing instruction in response to the check disbursement instruction
15 from the client bank; and

16 a provider bank environment established within the provider bank, the
17 provider bank environment comprising:

18 a provider bank environment processor coupled to the client
19 bank environment processor, the provider bank environment processor
20 receiving the check printing instruction from the client bank
21 environment processor and causing a check to be printed and
22 transmitted to the beneficiary in the particular country.

1 20. The system as recited in claim 19, wherein the check is printed
2 directly by the provider bank environment processor and transmitted directly
3 to the beneficiary.

1 21. The system as recited in claim 19, further comprising a local
2 branch of the provider bank in the particular country, wherein the check
3 printing instruction is transmitted to the local branch by the provider bank
4 environment processor and wherein the check is printed by the local branch
5 and transmitted to the beneficiary by the local branch.

1 22. The system as recited in claim 19, wherein the check printing
2 instruction is transmitted by the provider bank environment processor to a
3 correspondent bank in the particular country and wherein the check is printed
4 by the correspondent bank and transmitted to the beneficiary by the
5 correspondent bank.

1 23. The system as recited in claim 19, further comprising a gateway
2 processor coupled to the client bank and coupled to the client bank
3 environment processor, wherein the client bank transmits a check
4 disbursement file to the gateway processor, the check disbursement file

5 containing a plurality of check disbursement instructions, and wherein the
6 gateway processor separates the plurality of check disbursement instructions
7 from the check disbursement file and communicates the separated check
8 disbursement instructions to the client bank environment processor.

1 24. The system as recited in claim 23, wherein the plurality of check
2 disbursement instructions relate to more than one of the plurality of customers
3 of the client bank.

1 25. The system as recited in claim 19, wherein there is a second client
2 bank having a second plurality of customers, the system further comprising:
3 a second client bank environment established within the provider bank,
4 the second client bank environment comprising:

5 a second plurality of customer accounts corresponding to the
6 second plurality of customers of the second client bank, and
7 a second client bank environment processor coupled to the
8 second plurality of customer accounts, coupled to the second client
9 bank and coupled to the provider bank environment processor, wherein
10 the second client bank environment processor and the provider bank
11 environment processor operate to effectuate check disbursements in
12 response to instructions from the second client bank.

1 26. The system as recited in claim 19, wherein client bank transmits a
2 payment instruction to the client environment processor, the payment
3 instruction relating to a high value payment and wherein the provider bank
4 environment processor is further coupled to a high value clearing system, the
5 provider bank environment processor communicating the high value payment
6 to the high value clearing system.

1 27. The system as recited in claim 19, wherein client bank transmits a
2 payment instruction to the client environment processor, the payment
3 instruction relating to a low value payment in the particular country and
4 wherein the provider bank environment processor is further coupled to a low
5 value payment system in the particular country, the provider bank
6 environment processor communicating the low value payment to the low
7 value payment system in the particular country.

1 28. The system as recited in claim 19, wherein the provider bank
2 environment processor further performs a foreign exchange operation with
3 respect to the check printing instruction prior to causing the check to be
4 printing.

1 29. The system as recited in claim 19, further comprising a check
2 printing module at the client bank coupled to the client bank environment
3 processor, wherein the client bank environment processor transmits the check
4 printing instruction to the check printing module at the client bank and
5 wherein the check printing module prints a check in response to the check
6 printing instruction.

1 30. The system as recited in claim 19, wherein several branches of the
2 client bank are further coupled to the check printing module.

1 31. The system as recited in claim 19, further comprising a check
2 printing module located at a facility of at least one of the customers of the
3 client bank, the check printing module being coupled to the client bank
4 environment processor, wherein the client bank environment processor
5 transmits the check printing instruction to the check printing module and

6 wherein the check printing module prints a check in response to the check
7 printing instruction.

1 32. A system by which a provider bank performs lockbox processing
2 for a plurality of customers of a client bank, the system comprising:

3 a central delivery point for receiving lockbox receipts on behalf of the
4 plurality of customers of the client bank;

5 a provider bank environment established within the provider bank, the
6 provider bank environment comprising:

7 a lockbox processing system, the lockbox processing system
8 receiving the lockbox receipts from the central delivery point and
9 generating credits with respect to the lockbox receipts,

10 a provider bank environment processor coupled to the lockbox
11 processing system, the provider bank environment processor receiving
12 the credits from the lockbox processing system; and

13 a client bank environment established within the provider bank, the
14 client bank environment comprising:

15 a plurality of customer accounts corresponding to the plurality of
16 customers of the client bank, and

17 a client bank environment processor coupled to the plurality of
18 customer accounts, coupled to the client bank, and coupled to the
19 provider bank environment processor, the client bank environment
20 processor receiving the credits from the provider bank environment
21 processor and applying the credits to corresponding ones of the
22 plurality of customer accounts, whereby the client bank can offer
23 lockbox processing services to the plurality of customers without
24 having any lockbox processing capability within the client bank.

1 33. The system as recited in claim 32, further comprising at least one
2 remote delivery point coupled to the central delivery point, wherein at least
3 some of the lockbox receipts are received by the remote delivery point and
4 forwarded to the central delivery point.

1 34. The system as recited in claim 32, wherein the lockbox processing
2 system sorts the lockbox receipts by a customer account number.

1 35. The system as recited in claim 32, wherein the lockbox processing
2 system sorts the lockbox receipts by currency.

1 36. The system as recited in claim 32, wherein the lockbox processing
2 system images the lockbox receipts.

1 37. The system as recited in claim 32, further comprising a lockbox
2 database coupled to the lockbox processing system, wherein data related to the
3 lockbox receipts generated by the lockbox processing system is stored in the
4 lockbox database.

1 38. The system as recited in claim 37, wherein the data includes
2 images of the lockbox receipts.

1 39. The system as recited in claim 37, wherein the data includes
2 financial data related to the lockbox receipts.

1 40. The system as recited in claim 37, wherein the client bank is
2 coupled to the lockbox database and the client bank can access the data stored
3 in the lockbox database.

1 41. The system as recited in claim 32, wherein there is a second client
2 bank having a second plurality of customers, the system further comprising:
3 a second client bank environment established within the provider bank,
4 the second client bank environment comprising:

5 a second plurality of customer accounts corresponding to the
6 second plurality of customers of the second client bank, and
7 a second client bank environment processor coupled to the
8 second plurality of customer accounts, coupled to the second client
9 bank and coupled to the provider bank environment processor, wherein
10 the second client bank environment processor and the provider bank
11 environment processor operate to apply the credits to corresponding
12 ones of the second plurality of customer accounts.

1 42. A system by which a provider bank effectuates international
2 banking transactions for a plurality of customers of a client bank, the provider
3 bank employing a correspondent bank, the system comprising:

4 a client bank environment established within the provider bank, the
5 client bank environment comprising:

6 a plurality of customer accounts corresponding to the plurality of
7 customers of the client bank,

8 a client bank environment processor coupled to the plurality of
9 customer accounts,

10 a first reconciliation processor coupled to the client bank
11 environment processor, wherein the first reconciliation processor
12 reconciles banking transactions into and out of the client bank
13 environment; and

14 a provider bank environment established within the provider bank, the
15 provider bank environment comprising:

16 a provider bank environment processor coupled to the client
17 bank environment processor and coupled to the correspondent bank,
18 and

19 a second reconciliation processor coupled to the provider bank
20 environment processor, wherein the second reconciliation processor
21 reconciles banking transactions into and out of the provider bank
22 environment.

1 43. The system as recited in claim 42, wherein for an incoming credit,
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2 the correspondent bank transmits a first credit instruction to the provider bank
3 processor and an first account statement to the second reconciliation
4 processor, and wherein the provider bank processor transmits a first ledger
5 entry to the second reconciliation processor in response to the receipt of the
6 first credit instruction, and further wherein the second reconciliation processor
7 reconciles the first ledger entry to the first account statement.

1 44. The system as recited in claim 43, wherein the provider bank
2 processor transmits a second credit instruction to the client bank processor and
3 a second account statement to the first reconciliation processor, and wherein
4 the client bank processor transmits a second ledger entry to the second
5 reconciliation processor in response to the receipt of the second credit
6 instruction, and further wherein the first reconciliation processor reconciles
7 the second ledger entry to the second account statement.

1 45. A method by which a provider bank effectuates international
2 banking transactions for a plurality of customers of a client bank, the method
3 comprising:

4 establishing a client bank environment within the provider bank;
5 establishing a plurality of customer accounts within the client bank
6 environment, the plurality of customer accounts corresponding to the plurality
7 of customers of the client bank;
8 receiving a payment instruction from the client bank related to a low
9 value payment in a particular country requested by a particular customer of the
10 client bank;
11 debiting the customer account of the particular customer;
12 generating the low value payment in response to the payment
13 instruction from the client bank
14 establishing a provider bank environment within the provider bank;
15 receiving the low value payment from the client bank environment;
16 transmitting the low value payment to the low value payment system in

17 the particular country, whereby the particular customer of the client bank can
18 make the low value payment even though the client bank does not have direct
19 access to the low value payment system in the particular country.

1 46. The method as recited in claim 45, wherein the low value payment
2 is for less than 50,000 United States dollars.

1 47. The method as recited in claim 45, wherein the low value payment
2 system comprises a international Automated Clearing House (ACH) system.

1 48. The method as recited in claim 45, wherein the low value payment
2 system comprises a GIRO system.

1 49. The method as recited in claim 1, wherein the step of transmitting
2 the low value payment to the low value payment system in the particular
3 country further comprises transmitting the low value payment to a local
4 branch of the provider bank in the particular country, wherein the local branch
5 transmits the low value payment to the low value payment system.

1 50. The method as recited in claim 45, wherein the step of transmitting
2 the low value payment to the low value payment system in the particular
3 country further comprises transmitting the low value payment to a
4 correspondent bank in the particular country, wherein the local correspondent
5 bank transmits the low value payment to the low value payment system.

1 51. The method as recited in claim 45, further comprising:
2 transmitting a payment file from the client bank to a gateway processor,
3 the payment file containing a plurality of payment instructions;
4 separating, in the gateway processor, the plurality of payment

5 instructions from the payment file; and
6 communicating the separated payment instructions to the client bank
7 environment.

1 52. The method as recited in claim 45, wherein there is a second client
2 bank having a second plurality of customers, the method further comprising:
3 establishing a second client bank environment within the provider
4 bank; and
5 establishing a second plurality of customer accounts corresponding to
6 the second plurality of customers of the second client bank;
7 wherein the second client bank environment and the provider bank
8 environment operate to effectuate low value payments in response to
9 instructions from the second client bank.

1 53. The method as recited in claim 45, wherein the payment instruction
2 from the client bank relates to a high value payment, the method further
3 comprising communicating the high value payment to a high value clearing
4 system.

1 54. The method as recited in claim 53, further comprising performing a
2 foreign exchange operation with respect to the high value payment prior to
3 communicating the high value payment to the high value clearing system.

1 55. The method as recited in claim 45, further comprising performing
2 liquidity management services with respect to the plurality of customer
3 accounts.

1 56. The method as recited in claim 55, wherein the step of performing

2 liquidity management services further comprises performing account balance
3 sweeping.

1 57. The method as recited in claim 56, wherein step of account balance
2 sweeping further comprises performing zero balance sweeping.

1 58. The method as recited in claim 56, wherein the step of account
2 balance sweeping further comprises performing target balance sweeping.

1 59. The method as recited in claim 55, wherein the step of performing
2 liquidity management services further comprises performing account pooling.

1 60. A method by which a provider bank effectuates check
2 disbursement for a plurality of customers of a client bank, the method
3 comprising:
4 establishing a client bank environment within the provider bank;
5 establishing a plurality of customer accounts corresponding to the
6 plurality of customers of the client bank;
7 receiving a check disbursement instruction from the client bank related
8 to a beneficiary in a particular country, the check disbursement instruction
9 being requested by a particular customer of the client bank;
10 debiting the customer account of the particular customer;
11 generating a check printing instruction in response to the check
12 disbursement instruction from the client bank;
13 establishing a provider bank environment within the provider bank;
14 receiving the check printing instruction from the client bank
15 environment;
16 causing a check to be printed and transmitted to the beneficiary in the
17 particular country.

1 61. A method by which a provider bank performs lockbox processing
2 for a plurality of customers of a client bank, the method comprising:
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3 receiving lockbox receipts on behalf of the plurality of customers of the
4 client bank, the lockbox receipts being received in a central delivery point;
5 establishing a provider bank environment within the provider bank;
6 receiving the lockbox receipts from the central delivery point into the
7 client bank environment;
8 generating credits with respect to the lockbox receipts,
9 establishing the client bank environment within the provider bank;
10 establishing a plurality of customer accounts with in the client bank
11 environment, the plurality of customer accounts corresponding to the plurality
12 of customers of the client bank;
13 receiving the credits from the provider bank environment into the client
14 bank environment; and
15 applying the credits to corresponding ones of the plurality of customer
16 accounts, whereby the client bank can offer lockbox processing services to the
17 plurality of customers without having any lockbox processing capability
18 within the client bank.

1 62. A method by which a provider bank effectuates international
2 banking transactions for a plurality of customers of a client bank, the provider
3 bank employing a correspondent bank, the method comprising:
4 establishing a client bank environment within the provider bank;
5 establishing a plurality of customer accounts within the client bank
6 environment, the plurality of customer accounts corresponding to the plurality
7 of customers of the client bank;
8 reconciling banking transactions into and out of the client bank
9 environment;
10 establishing a provider bank environment within the provider bank; and
11 reconciling banking transactions into and out of the provider bank
12 environment.